Case 17-17804-ABA Doc 94 Filed 05/30/18 UNITED STATES BANKRUPTCY COPRQument

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Morton & Craig LLC William E. Craig, Esquire 110 Marter Ave., Suite 301 Moorestown, NJ 08057

Attorney for Ally Financial

In Re:

DELORES A. CARTER ARTHUR D. CARTER, SR. Page 1 of 3



Order Filed on May 30, 2018 by Clerk **U.S. Bankruptcy Court** District of New Jersey

Case number: 17-17804

Hearing Date: 5-15-18

Judge: (ABA)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: May 30, 2018

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtors: Delores and Arthur Carter

Case No: 17-17804

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees,

and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Tamika Nicole Wyche, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial ("Ally") is the holder of a first purchase money security interest encumbering a 2013 GMC Terrain bearing vehicle identification number 2GKALMEK5D6152659.
- 2. That the Debtors' account with Ally has post-petition arrears through April 2018 in the amount of \$3,014.51.
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above as follows:
 - a. The Debtors are to make a payment to Ally in the amount of \$1,000.00 by May 25, 2018 or Ally shall be entitled to stay relief upon filing a certification of default with the court and serving it on the Debtors and their attorney.
 - b. Following the payment set forth in paragraph 3(a) above, the Debtors are to cure the remaining post-petition arrears over six (6) months, by making their regular monthly payment of \$489.39 plus an additional \$335.75 (for total monthly payment of \$825.14) for the months of May through October 2018.
- 4. That commencing May 2018, if the Debtors fail to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a certification of default with the Court and serving it on the Debtors and their attorney.

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Debtors: Delores and Arthur Carter

Case No: 17-17804

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and stay relief under certain circumstances

- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors and their attorney.
- 6. That the Debtors are to pay Ally Financial a counsel fee of \$531.00 through their chapter 13 bankruptcy plan.